

## COMPLIMENTARY TRAVEL INSURANCE FOR DBS INSIGNIA VISA INFINITE

### PRODUCT SUMMARY

When you charge your travel fares to your DBS Insignia Visa Infinite Card, you will automatically enjoy complimentary cover under this travel insurance program arranged by DBS.

This insurance is provided subject to the terms conditions and exceptions of the Master Policy ("Policy") issued by Chubb Insurance Singapore Limited, located at 138 Market Street, #11-01 CapitaGreen, Singapore 048946 ("the Company") to DBS Bank Ltd ("DBS"). All endorsements, changes and amendments to the Policy as agreed between the Company and DBS shall be binding without prior notice on the Insured Person.

### Part 1 – Interpretation & Scope

#### Section 1. General Definitions

For the purposes of this **Policy** the following definitions apply:

**Accident** means a sudden and identifiable event that happens by chance and could not have been expected by the **Insured Person**. The word **Accidental** and **Accidentally** shall be construed accordingly.

**Accidental Death** means death occurring as a result of a **Bodily Injury**. **Benefit** means the respective benefit, as stated in the **Policy Schedule**, payable by **Us** under this **Policy** in respect of each **Event** covered by this **Policy**.

**Bodily Injury** means a bodily injury resulting solely and directly from an **Accident** which occurs independently of any illness or any other cause, during the **Period of Insurance**. **Bodily Injury** includes illness or disease resulting directly from medical or surgical treatment rendered necessary by any **Bodily Injury**.

**Biological Agent** means any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

**Chemical Agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

**Civil Commotion** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

**Civil War** means any event, whether declared or not, occurring in the same country against the government by its citizens, including but not limited to any of the following: armed opposition, coup, insurrection, revolution, armed rebellion or sedition.

**Close Relative** means **Insured Person's** legal **Partner** and/or **Dependent Child(ren)**.

**Country of Residence** means the Republic of Singapore in which the **Insured Person** is residing at the start of **Period of Insurance**, or the country declared to **Us** where the **Insured Person** is working for a period of more than one hundred and eighty three (183) days.

**Dependent Child(ren)** means an **Insured Person's** unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are between one (1) and eighteen (18) years of age or under twenty-three (23) years of age if they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the **Insured Person** for

maintenance and support. **Dependent Child(ren)** who are in full-time national service are not covered.

**DBS Card** means any type of DBS credit or charge card as specified in the Schedule.

**Endorsement** means a written alteration to the terms of the **Policy** as agreed to by **Us**.

**Event(s)** means the event(s) described in the relevant Table of Events set out in this **Policy**.

**Family** means Insured Person's legal Partner and his/her Dependent Child(ren) who are travelling on the same Journey.

**Fingers, Thumbs or Toes** means the digits of a **Hand** or **Foot**.

**Foot** means the entire foot below the ankle.

**Hand** means the entire hand below the wrist.

**Inception Date** means the date this **Policy** first comes into force.

**Insured Person** means any person who is enrolled into this Policy and is holding a valid DBS main/ supplementary card issued in Singapore.

- a) A person who is at least eighteen (18) years old at inception of his insurance under this Policy.
- b) holding a valid Card Account and not suspended by the Policyholder at the time of occurrence of an Event and reinstatement into this insurance is at the sole discretion of the Policyholder.
- c) the Partner and/or Dependent Child(ren) of any Insured person as per described in (a), (b) & (c) above.

**Journey** means any **Overseas** trip undertaken by the Insured Person between the point of departure and the final destination as shown in the Insured Person's air ticket and the entire airfare and /or travel related expenses including charges of the tour packages for such trip has been charged and/or invoiced to his/ her DBS card account prior to the commencement of the trip.

Where the journey (except by motor vehicle owned or hired by the **Insured Person**):

a) Commences the later of either:

- a) when the **Insured Person** leaves his residence or usual place of employment or any location in his **Country of Residence** to go directly to the **Terminal**; or
- b) three (3) hours before the scheduled departure time of the **Public Conveyance** in which the **Insured Person** has arranged to travel; and

b) Terminates on the earliest of the following:

- i. the **Insured Person** returns directly to his residence or usual place of employment or any location from the **Terminal** in his **Country of Residence**;
- ii. three (3) hours after the scheduled arrival time of the **Public Conveyance** in which the **Insured Person** travels;
- iii. thirty (30) consecutive days after the commencement of the journey; or
- iv. the expiry date of the **Period of Insurance**.

**Limb** means the entire limb between the shoulder and the wrist or between the hip and the ankle.

**Loss** means in connection with:

- a) **Limb, Permanent** physical severance or **Permanent** total loss of the use of the **Limb**;
- b) an eye, total and **Permanent** loss of all sight in the eye;
- c) hearing, total and **Permanent** loss of hearing;
- d) speech, total and **Permanent** loss of the ability to speak;
- e) **Fingers, Thumbs or Toes, Permanent** physical severance through or above a metacarpophalangeal or metatarsophalangeal joint, and which in each case is caused by **Bodily Injury**.

**Medical Expenses** means usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury.

**Natural Disaster** means cyclone, flood, hurricane, earthquake, landslide, tornado, tsunami, typhoon, volcanic eruption, wind storm, hailstorm and wildfire.

**Nuclear, Chemical or Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous **Chemical Agent** and/or **Biological Agent** during the **Period of Insurance** by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Overseas** means anywhere outside the Country of Residence.

**Partner** means a **Insured Person's** husband or wife and includes a de-facto and/or life partner with whom an **Insured Person** has continuously cohabited for a period of three (3) months or more at the time of loss.

**Period of Insurance** means the period shown on the current **Policy Schedule** or any subsequent **Endorsement(s)**, if any, for which cover applies under this **Policy**.

**Permanent** means having lasted twelve (12) consecutive months from the date of the **Bodily Injury** and at the expiry of that period, being beyond hope of improvement as diagnosed by a **Physician**.

**Permanent Disablement** means disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) consecutive days of the Accident in which such Accidental Injury was sustained, and:

- a) falls into one of the categories listed in the Table of Benefits under Section 1; or
- b) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, beyond hope of improvement.

**Permanent Total Disablement** means the **Insured Person** is entirely and continuously unable to engage in, perform or attend to any occupation, business or employment of any and every kind for the remainder of their life and has had this disability for at least twelve (12) consecutive months as diagnosed by a **Physician** any time after those twelve (12) consecutive months.

**Physician** means a doctor or specialist who is registered and licensed to practice western medicine under the laws of the country in which they practise. A **Physician** cannot be:

- a) the **Policyholder**;
- b) the **Insured Person**;
- c) **Close Relative**; or
- d) an employee of the **Policyholder**.

**Policy** means this wording, the current **Policy Schedule, Endorsement(s)** and any other documents **We** may issue to the **Policyholder** that **We** advise will form part of the **Policy** which together constitutes the entire **Policy** between the parties.

**Policyholder** means the named company listed as the Policyholder in the **Policy Schedule** with whom **We** enter into the **Policy** and they are the contracting insured.

**Policy Schedule** means the relevant schedule issued by **Us** to the **Policyholder**.

**Pre-Existing Condition** means any medical conditions for which the **Insured Person** received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the effective date that this **Insured Person** is added into this **Policy**.

**Premium** means the premium as shown in the **Policy Schedule** and/or any other premiums charged during the **Period of Insurance** that is payable in respect of the **Policy** by the **Policyholder**.

**Public Conveyance** means:

any land, sea or air conveyance provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, which is available to the general public, and which has designated and established routes and is provided according to a regular schedule. It will only be a Public Conveyance, so long as the above:

- a) is used as public transportation, and excludes private transportation; and
- b) is not a chartered vehicle and/or transportation; and
- c) has the applicable commercial registration or taxi licence (for land, sea, or air transportation, as the case may be from the relevant authorities).

**Public Conveyance (Land)** does not include private or rented motor vehicles, motorcycles or motor scooters of any kind whatsoever.

**Riot** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a **Strike** or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising.

**Sickness** means a physical condition marked by a pathological deviation from the normal healthy state as verified by a **Physician**.

**Specially Designated List** means names of a person, entities, groups, corporations specified on a list who are subject to as trade or economic sanctions or other such similar laws or regulations of the United States of America, United Nations, European Union or United Kingdom.

**Strike** means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

**Sum Insured** means the benefit amount payable by **Us** as stated in the **Policy Schedule**.

**Terminal** means the air, sea or land terminal in the **Country of Residence** which is the point of departure or return of a **Public Conveyance** at the commencement of an **Insured Person's Journey** or at the end of such **Journey**, respectively.

**Terrorism** means any act committed by a **Terrorist or Freedom Fighter** (including **Nuclear, Chemical or Biological Terrorism**).

**Terrorist or Freedom Fighter** means an individual or organisation, irrespective of ethnic, religious or ideological background or beliefs, which use violence or the threat of violence to promote their cause or beliefs.

**War** means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**We/Our/Us/the Company** means Chubb Insurance Singapore Limited (Co. Registration No. 199702449H).

## Section 2. Eligibility

Subject to the terms, conditions and exclusions of the Policy, the Company will pay the benefits as described below in respect of a Journey, provided that:

1. The Insured Person is travelling out of and return to Singapore in a Common Carrier and the travel fare for the insured Person's travel in that Common Carrier has been wholly charged to the DBS Card Cardholder's one valid DBS Card (Note: Where the fare on the Common Carrier concerned is incorporated as part of the total cost of a package tour, this requirement is deemed to be satisfied if the total cost of that package tour was charged to that one valid DBS Card);
2. Dependent Child (if any) under the age 18 years is accompanied by the DBS Card Cardholder and/or his/her legal spouse; and
3. The Policy is still in force at the time the Insured Person commences the Journey.

To be eligible for cover under this **Policy**, an **Insured Person** must be as described in the **Policy Schedule** and eighteen (18) years of age on the commencement date of the current **Period of Insurance**.

## Section 3. Condition of Cover

Part 5, Section 1 - Accidental Death & Personal Disablement is only extended to the **Insured Person** whilst he travelling as a fare-paying passenger on flight.

### Part 2 – General Exclusions

This **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or is contributed to by any of the following:

1. Declared or undeclared **War** or any act of **War**, foreign invasion, **Civil War**, rebellion, revolution or insurrection;
2. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
3. Any illegal or unlawful act by the **Insured Person** or confiscation, detention, destruction by customs or other authorities;
4. Any prohibition or regulations by any government;

5. Any breach of government regulation or any failure by the **Insured Person** to take reasonable precautions to avoid a claim under the **Policy** following the warning of an intended **Strike, Riot or Civil Commotion** through or by general mass media;
6. The **Insured Person** not taking all reasonable efforts to safeguard his property or to avoid **Bodily Injury** or minimize any claim under the **Policy**;
7. Pregnancy or childbirth, and any **Bodily Injury** or **Sickness** associated with pregnancy or childbirth;
8. Suicide or attempted suicide or intentional self-inflicted **Bodily Injury**, while sane or insane;
9. Acquired Immune Deficiency Syndrome (AIDS) or any **Bodily Injury** or **Sickness** commencing in the presence of a zero-positive test for Human Immunodeficiency Virus (HIV) and related disease;
10. The **Insured Person** engaging in naval, military or airforce service or operations except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore.
11. Mental and nervous or sleep disorders, including but not limited to insanity;
12. Provoked or unprovoked murder or assault, or any attempt thereat;
13. Intoxication or drugs unless it is established by the **Insured Person** or his legal representative that the drug was taken in accordance with medical prescription or direction and not for the treatment of drug addiction;
14. Whilst the **Insured Person** is travelling in a private motor vehicle or any private land conveyance;
15. The **Insured Person** engaging in the following business and/or occupation:
  - a. naval, military or airforce service or operations or testing of any kind of conveyance or being employed;
  - b. as a manual worker;
  - c. whilst engaging in offshore activities like diving and oil-rigging,
  - d. mining or underground workers;
  - e. aerial photography;
  - f. handling of explosives;
  - g. ship's crew or seamen;
16. Any congenital anomalies.
17. Any loss or expenses with respect to Cuba or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

### Part 3 – General Extensions

1. Subject to the terms, conditions, and Part 2 - General Exclusions this **Policy** is automatically extended to provide cover for the following events. If during the **Period of Insurance**, the **Insured Person** suffers:
  - a. **Accidental Death** or **Bodily Injury** as a result of **Terrorism**, provided that such event did not arise as a result of or in connection with the **Insured Person's** collaboration or provocation and the **Accidental Death** or **Bodily Injury** could not reasonably have been avoided by the **Insured Person**.
2. Disappearance  
 If during the **Period of Insurance** the **Insured Person** disappears as a result of an **Accident** and the **Insured Person's** body has not been found within twelve (12) months after the date of that disappearance, the **Insured Person** will be deemed to have suffered an **Accidental Death** at the time of their disappearance.

Where the Accidental Death Benefit in the Table of Events is payable because of a disappearance, **We** will only pay that **Benefit** after the legal representatives of the **Insured**

**Person's** estate have given **Us** a signed undertaking that this **Benefit** will be repaid to **Us** if, after **Our** payment, it is found that the **Insured Person** did not die as a result of a **Bodily Injury**.

#### Part 4 – General Provisions

##### Section 1. Arbitration

If any dispute arises between **Us**, the **Policyholder** and/or the **Insured Person(s)** concerning any matter arising out of this **Policy**, such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore (and any statutory modification or re-enactment thereof then in force) within three (3) months from the date that **We** receive written notice of a claim under this **Policy**.

##### Section 2. Automatic Termination of Cover

- a) Cover under this **Policy** in respect of any particular **Insured Person** shall terminate on the earliest of the following events:
  - i. Upon such **Insured Person** ceasing to satisfy any of the eligibility requirements set out herein;
  - ii. Upon the death of such **Insured Person**.
  - iii. Upon expiry of the **Period of Insurance**.
- b) Unless otherwise provided in an appropriate **Endorsement**, an **Insured Person** shall only be covered for a maximum of thirty (30) consecutive days for any **Journey**, and **We** shall not be liable in respect of any loss occurring after 12.01 a.m. (Singapore time) on the thirty first (31<sup>st</sup>) day after the **Insured Person's** commencement of any **Journey**.

##### Section 3. Claims Payment

All **Benefit** amounts, expenses or **Sums Insured** paid under the **Policy** shall be payable to the **Insured Person** or his estate (for Accidental Death Benefit) unless otherwise specified in the **Policy**.

##### Section 4. Claims Procedure

Written notice shall be given to **Us** as soon as possible and in any event within thirty (30) days of the occurrence of any event, which may give rise to a claim under this **Policy**.

Written notice shall be given to **Our** Claims Department at [www.chubbclaims.com.sg](http://www.chubbclaims.com.sg) or 138 Market Street, #11-01 CapitaGreen, Singapore 048946.

If the **Policyholder** or the **Insured Person**, or the **Insured Person's** legal representative wants to make a claim, they must complete a claim form (claim forms are available from **Us**), and attach to the claim form:

- a) original receipts for any expenses incurred that are being claimed;

All certificates, information and evidence required by **Us** shall be supplied to **Us**, in the form prescribed by **Us**, at the expense of the **Policyholder** or the **Insured Person**. An **Insured Person** shall, as often as may be required by **Us**, submit to medical examinations by **Physician(s)** appointed by **Us** and at the expense of **Us**.

**We** shall, in the case of the **Accidental Death** of an **Insured Person** be entitled to have a post-mortem conducted at **Our** expense.

##### Section 5. Clerical Error

Clerical errors by **Us** shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

#### Section 6. Compliance with Applicable Economic and Trade Sanctions Laws

This **Policy** does not cover or pay claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any loss or expenses with respect to a specially designated person, entity, group or company on the **Specially Designated List** or to the extent that trade or economic sanctions or other laws or regulations prohibit **Us** from providing insurance, including but not limited to, the payment of claims. All other terms and conditions of the **Policy** remain unchanged.

#### Section 7. Conditions Precedent to Liability

**Our** liability for any **Benefit** under this **Policy** is conditional upon:

- a) the statements and information provided to **Us** by the **Policyholder** and all **Insured Persons** being true; and
- b) the due observance and fulfilment of the terms and conditions of this **Policy** insofar as they relate to anything to be done or complied with by the **Policyholder** and all **Insured Person(s)**.

#### Section 8. Currency

**Premiums** and **Benefits** payable under this **Policy** shall be in Singapore Dollars unless otherwise stated in the **Policy Schedule** or any subsequent **Endorsements**.

#### Section 9. Entire Contract, Changes

This **Policy** shall constitute the entire contract of insurance. No change to the terms and conditions of this **Policy** shall be valid unless approved in writing by **Us**. No broker or agent has the authority to amend or to waive any of the terms and conditions of this **Policy**.

#### Section 10. Fraud

If any claim under this **Policy** shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a **Benefit** under this **Policy**, **We** shall have no liability in respect of such claim and **We** shall be entitled to void this **Policy** with immediate effect.

#### Section 11. Governing Law

This **Policy** shall be governed by and interpreted in accordance with the laws of the Republic of Singapore.

#### Section 12. Interest

No payments under this **Policy** shall carry interest.

#### Section 13. Maintenance of Records and Examination

The **Policyholder** shall maintain material records of each **Insured Person(s)**. **We** have the right to examine these records at any time during the term of this **Policy** and within three (3) years after the expiration of the **Period of Insurance** or until the adjustment and settlement of all claims hereunder, whichever is later.

#### Section 14. Misrepresentation

This **Policy** shall be voidable in the event of any misrepresentation, misdescription, nondisclosure or concealment of any circumstances by the **Policyholder** or the **Insured Person** which is material to or connected with:

- a) the **Policyholder's** and/or the **Insured Persons'** risk experience and claim history;
- b) the **Policyholder's** and/or the **Insured Persons'** insurance record, including previous refusals to grant insurance coverage; and



- c) the nature of the business of the **Policyholder** and the nature of the employment of each **Insured Person**.

#### Section 15. Notice of Trust or Assignment and Third Party Rights

**We** will not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this **Policy**.

A person who is not a party to this **Policy** contract shall have no right under the Contracts (Rights of Third Parties) Act Cap (53B) to enforce any of its terms.

#### Section 16. Policy Owners' Protection Scheme

This **Policy** is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage under this **Policy** is automatic and no further action is required from the **Insured Person** or **Policyholder**. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact **Us** or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

#### Section 17. Premium Payment Warranty

- a) If the **Period of Insurance** is sixty (60) days or more, any **Premium** due must be paid and received in full by **Us** (or the intermediary through whom this **Policy** was effected) within sixty (60) days of the **Inception Date** of the coverage under the **Policy**.
- b) In the event that any **Premium** due is not paid and received in full by **Us** (or the intermediary through whom this **Policy** was effected) within the sixty (60)-day period referred to above, then:
- i. the cover under the **Policy** is automatically terminated immediately after the expiry of the said sixty (60) day period;
  - ii. the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
  - iii. **We** shall be entitled to a pro-rata time on risk **Premium** subject to a minimum of twenty-five dollars (\$25).
- c) If the **Period of Insurance** is less than sixty (60) days, any **Premium** due must be paid and received in full by **Us** (or the intermediary through whom this **Policy** was effected) within the **Period of Insurance**.

#### Section 18. Subrogation

The **Policyholder** and/or the **Insured Person** agree that **We** have the right to proceed at **Our** expense in the name of the **Policyholder** and/or the **Insured Person** against any third parties who may be responsible for an occurrence of an event giving rise to a claim under this **Policy**.

#### Section 19. Termination and Renewal

This **Policy** shall continue to be in force until the end of the **Period of Insurance**. This **Policy** may be renewed for consecutive periods by the payment of the **Premium** prior to the expiry of the **Period of Insurance** or as provided in Part 4 – General Provisions, Section 17 – Premium Payment Warranty. **We** reserve the right to decline the renewal, or amend **Premium** rates, **Benefits**, terms and conditions of this **Policy** at the end of any **Period of Insurance**.

#### Section 20. Territorial Limits

The coverage as afforded under this **Policy** is twenty-four (24) hours a day worldwide unless otherwise stated in the **Policy Schedule** or any subsequent **Endorsements**.

#### Section 21. Policyholder

This **Policy** is entered into with the **Policyholder** and is between **Us** and the **Policyholder**.

## Section 22. Deposit Premium and Premium Adjustment

The **Policyholder** undertakes to declare to **Us** the actual number of credit cardholders DBS Insignia Visa Infinite Card at the beginning of each **Period of Insurance** for the purpose of calculating the deposit premium which is based on the number of cards multiply by the premium of card subject to eighty percent (80%) of the deposit premium as the minimum and refundable premium.

At the end of each Period of Insurance, the **Policyholder** undertakes to declare to **Us** the actual number of cards/ transactions for premium adjustment, which will be done on an average basis as follows. The adjustment of premium upwards or downwards, as the case may be, will be made at the end of each **Period of Insurance**, with the final premium being based on the average of the number of cards/transactions declared at the end of **Period of Insurance** and the number of cards/transactions at beginning of **Period of Insurance**.

## Section 23. Data Privacy Notice

It is hereby declared that as a condition precedent to the liability of the Company, the Insured and all the Insured Persons have agreed that any personal information in relation to the Insured and/or all the Insured Persons provided by or on behalf of Insured and the Insured Persons to the Company may be held, used and disclosed to enable the Company to process and assess the Insured's application or any matter arising from this Policy and other application for cover.

## Part 5 – Benefits

### Section 1 – Accidental Death & Permanent Disablement (while travelling on a Public Conveyance)

The coverage as afforded under this section is worldwide while travelling on a Public Conveyance.

a) Accidental Death

If, during the **Period of Insurance**, the **Insured Person** or **Partner** or **Dependent Child(ren)** (if accompanying the **Insured Person**) sustains **Bodily Injury** which results in his **Accidental Death** within three hundred and sixty-five (365) consecutive days from the date of the Accident, **We** will pay to his estate the Accidental Death Benefit as shown in the **Policy Schedule** subject to the terms and conditions of this **Policy**.

b) Permanent Disablement

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** or **Partner** or **Dependent Child(ren)** (if accompanying the **Insured Person**) sustains **Bodily Injury** which results in Permanent disablement of the nature mentioned in the Table of Events, **We** will pay to the **Insured Person** the relevant Benefit amount specified in the Table of Events read with the **Policy Schedule** subject to the terms and conditions of this **Policy**.

| In respect of each Insured Person who is:                   | <u>SUM INSURED (SGD)</u><br><u>(up to)</u> |
|---|--|
| Adult up to 70 years old at the commencement of the Journey | 1,500,000                                  |
| Adult above 70 years old at the commencement of the Journey | 75,000                                     |
| Dependent Child   | 375,000                                    |

|  |           |
|--|-----------|
| In the aggregate for each insured Family | 1,500,000 |
|--|-----------|

Aggregate Limit of Liability – Provision to Part 5 – Benefits, Section 1

Our total liability for all claims arising under the Policy during any one (1) Period of Insurance shall not exceed the amount shown in the Policy Schedule against Aggregate Limit of Liability.

In the event that claims are made under the **Policy** which exceed the above Aggregate Limits of Liability, **We** shall reduce the payments made with respect to each **Insured Person** in such manner as **We** may determine. Any determination as to the amount payable in these circumstances shall be made at **Our** entire discretion and shall not be the subject of any challenge of any kind.

Table of Events

| Event No. | Events  | % of Principal Sum Insured |
|-----------|---|----------------------------|
|           | Note: The following Event(s) must occur within three hundred and sixty-five (365) consecutive days from the date of the Bodily Injury.  |                            |
| 1.        | Accidental Death  | 100%                       |
| 2.        | Permanent Total Disablement from  | 100%                       |
|           | engaging in or attending to employment or occupations of any and every kind   |                            |
| 3.        | Total paralysis or being Permanently bedridden  | 100%                       |
| 4.        | Loss of or the Permanent total loss of use of <ul style="list-style-type: none"> <li>a. one or two limbs</li> <li>b. one or both hands</li> <li>c. arm above the elbow</li> <li>d. arm at or below the elbow</li> <li>e. leg above the knee</li> <li>f. leg at or below the knee</li> </ul> | 100%                       |
| 5.        | Loss of or the Permanent total loss of sight of one or both eyes  | 100%                       |
| 6.        | Loss of or the Permanent total loss of use of <ul style="list-style-type: none"> <li>a. hearing in both ears</li> <li>b. hearing in one ear</li> <li>c. Speech</li> </ul>   | 75%<br>15%<br>50%          |
| 7.        | Loss of or the Permanent total loss of use of <ul style="list-style-type: none"> <li>a. sight in one eye except perception of light</li> <li>b. lens of one eye</li> </ul>  | 50%<br>50%                 |

|    |   |     |
|----|---|-----|
| 8. | Loss of or the Permanent total loss of use of       |     |
|    | a. four fingers and thumb of one hand               | 50% |
|    | b. four fingers of one hand                         | 40% |
|    | c. Thumb  | 25% |
|    | - both phalanges                                    | 10% |
|    | - one phalanx                                       |     |
|    | d. index fingers                                    | 15% |
|    | - three phalanges                                   | 8%  |
|    | - two phalanges                                     | 4%  |
|    | - one phalanx                                       |     |
|    | e. middle finger                                    | 10% |
|    | - three phalanges                                   | 4%  |
|    | - two phalanges                                     | 2%  |
|    | - one phalanx                                       |     |
|    | f. ring finger                                      | 8%  |
|    | - three phalanges                                   | 4%  |
|    | - two phalanges                                     | 2%  |
|    | - one phalanx                                       |     |
|    | g. little finger                                    | 7%  |
|    | - three phalanges                                   | 3%  |
|    | - two phalanges                                     | 2%  |
|    | - one phalanx                                       |     |
|    | h. metacarpals                                      | 3%  |
|    | - first or second                                   | 2%  |
|    | - third, fourth or fifth                            |     |
|    | i. Toes   | 17% |
|    | - all of one foot                                   | 5%  |
|    | - great, both phalanges                             | 2%  |
|    | - great, one phalanx                                | 3%  |
|    | - other than great, if more than one toe lost, each |     |

Compensation:

- a) The total compensation payable in respect for any disabilities due to the same injury is arrived by adding together the various percentage but shall not exceed a hundred percent (100%) of the principal Sum Insured and there shall be no further liability under the **Policy** in respect of the same **Insured Person** for injury sustained thereafter;
- b) We shall in our absolute discretion determine the percentage payable for any **Permanent** disablement not otherwise provided for under Events 2 to 7;
- c) In the event, if the **Insured Person** is left handed, the compensation percentage in Events 2 to 7 inclusive shall be reversed whereby the greater compensation shall apply to the left hand and parts thereof.

**Section 2 – Overseas Medical Accidental Expenses**

1. Cover

- 1) If, during the Period of Insurance, while the **Insured Person** is on a Journey, an **Insured Person** incurs Medical Expenses as a direct result of Accidental Injury, We will reimburse the **Insured Person** in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule.

| In respect of each Insured Person who is:             | <u>SUM INSURED (SGD)</u> |
|---|--------------------------|
| up to 70 years old at the commencement of the Journey | 50,000                   |
| above 70 years old at the commencement of the Journey | 25,000                   |
| In the aggregate for each insured Family              | Up to 100,000            |

### **Section 3.1 Emergency Medical Evacuation & Repatriation**

Should an Insured Person suffer injury or illness during the Journey outside Singapore which results in a Serious Medical Condition, We will organise the air and/or surface transportation, medical care during transportation, communications and all usual ancillary services made available to Us which are required when moving the Insured Person to the nearest hospital where appropriate medical care is available.

“Serious Medical Condition” means a condition which in Our opinion constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured Person’s immediate or long term health prospects.

We retain the absolute right to decide the place to which the Insured Person will be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which We are aware at the relevant time.

Followin the Emergency Medical Evacuation referred above and if deem medically necessary by Us, We will arrange and pay for the repatriation of the Insured Person to Singapore by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if his/her original ticket is not valid for the purpose, provided that the Insured Person shall surrender any unused portion of his/her ticket to the Company.

| In respect of      | <u>BENEFIT (SGD)</u> |
|--------------------|----------------------|
| Per Insured Person | Up to 50,000         |
| Per insured Family | Up to 100,000        |

### **Section 3.2 Medical & Travel Assistance Services**

The following Medical and Travel Assistance Services are made available to You by Our appointed assistance company. Please note that all cost and expenses incurred for the services listed below are to be borne by You:

- 1) Medical Assistance Services
  - a. Telephone Medical Advice
  - b. Medical Service Provider Referral
  - c. Arrangement for Hospital Admission
  - d. Guarantee of Medical Expenses incurred during Hospitalization
- 2) Travel Assistance Services

- a. Embassy / Interpreter Referral
- b. Lost luggage Assistance
- c. Lost Travel Document Assistance
- d. Legal Referral
- e. Emergency Message Transmission
- f. Children Escort Assistance

Terms and Limitations applicable to section 3.1 & 3.2

Worldwide medical and travel assistance services referred in Section 3.1 & 3.2 are by Us through our appointed assistance company where applicable to assist the Insured Person in any emergency during his/her Journey outside Singapore through Chubb Assistance 24 hour hotline +65 6322 2132.

The Insured Person and persons acting on behalf of the Insured Person will be required to always identify themselves by their full names and Policy Number.

The services provided are rendered on a worldwide basis. However, We and our appointed assistance company shall not be required to provide such services to Insured Persons locate in areas which such services impossible or reasonably impracticable.

We and our appointed assistance company cannot be held responsible for failure to provide services or for delays caused by conditions beyond Our control including but not limited to, strikes or where local laws or regulatory agencies prohibit Us and our appointed assistance company from rendering such services. We are not responsible for any act or failure to act on the part of our appointed assistance company, the professionals or other persons such as, and not limited to, physicians, hospitals and clinics, to whom the Insured Person is being referred, as they are independent contractor to the Company.

We may at any time at Our own expense without prejudice to Section 3.1 take proceedings in Your name and/or the name of the Insured Person(s) to obtain compensation or secure an indemnity from any third party in respect of any loss or injury or illness giving rise to the provision of services under this Section.

Specific Exclusions Applicable to Section 3.1 and 3.2

The Company shall not liable for:

- a) Any expenses not paid or incurred by the Insured Person(s) in respect of services provided by another party or any expenses incurred for services not arranged or approved by Us.
- b) All circumstances described under the Exclusions of this policy.

#### **Section 4 – Flight Delay due to Misconnection of Flight**

##### 1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, an **Insured Person** misses a connecting flight with no alternative onward transportation for six (6) consecutive hours due to:

- a) The early departure of the connecting flight prior to the printed scheduled of the departure time
- b) the late arrival of his incoming, confirmed connecting scheduled flight; and
- c) no alternative transportation is made available by the **Public Conveyance** to the **Insured Person**;

**We** will reimburse the **Insured Person** the reasonable expenses incurred in respect of hotel accommodation, meals or refreshment up to the Limit of Amount Payable, if not provided or compensated by the carrier or any other third party, the **Benefit** amount (as identified in below table):

| In respect of      | <u>BENEFIT (SGD)</u> |
|--------------------|----------------------|
| Per Insured Person | Up to 200            |
| Per insured Family | Up to 400            |

Where a claim under Section 3 and Section 4 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

### Section 5 – Baggage Delay

#### 1. Cover

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, after travel on a **Public Conveyance**, the **Insured Person's** checked-in baggage is temporarily lost in transit or delayed due to misdirection in delivery by the carrier and not restored to the **Insured Person** for at least six (6) hours, **We** will indemnify the **Insured Person** for the expenses necessarily and reasonably incurred for the purchases of essential clothing, toiletries and requisites within forty eight (48) hours after arrival at such scheduled destination but in no circumstance an amount greater than the **Benefit** amount shown in below table:

| In respect of      | <u>BENEFIT (SGD)</u> |
|--------------------|----------------------|
| Per Insured Person | 200                  |
| Per insured Family | 400                  |

Any such payment under Section 5 will be deducted from the amount payable under Section 6 if the baggage later proves to be permanently lost.

### Section 6 – Loss of Baggage

#### 1. Cover

In the event the Insured Person's personal baggage and efforts are damaged, lost or destroyed by any Accident or misfortune anywhere in the world during the Journey, the Company will pay the Insured Person for the cost of replacement or repair of such article (s).

Limit of amount payable

| In respect of      | <u>BENEFIT (SGD)</u> |
|--------------------|----------------------|
| Per Insured Person | 200                  |
| Per insured Family | 400                  |

Provided always that: The insured person shall observe ordinary and proper care for the supervision of his/her baggage including examination of the baggage when received and in the event of any damage, loss or destruction coming to the notice of the Insured Person, he/she shall take all necessary steps to safeguard and recover the property as if he/she was not insured and shall give immediate notice to:

- a) The Police of any loss or theft
  - b) The carriers when loss or damage has occurred in transit.
2. The company shall not be liable for any:
- a) Loss or damage caused by wear and tear, depreciation, deterioration, insects, vermin, mildew, atmospheric conditions, the action of the light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, misuse, faulty design or workmanship.
  - b) Breakage of or damage to fragile articles, tape recorders, or record players, handphone, wireless, or television apparatus, musical instruments, glass, china, sculpture, household goods or equipment unless caused by fire or accident to the conveyance in which the Insured Person's baggage is being carried.
  - c) Loss or damage to bank or currency notes, cash, coupons, bonds, stamps, negotiable instruments, manuscripts, title deeds, securities of any kind or travel tickets.
  - d) Loss or damage arising from unexplained disappearance, or shortage due to error or omission or depreciation in value.
  - e) Loss or damage arising from delay, detention seizure or confiscation by Customs or other Government Officials.

### **Section 7 - Flight Cancellation**

The Company will reimburse the Insured Person for the loss of irrecoverable air travel expenses paid in advance by the Insured Person from the DBS Card, if the Journey is necessarily and unavoidably cancelled due to death or unexpected hospitalisation of the Insured Person or his/her immediate Family occurring within 21 days before the commencement of the Journey, provided that such expenses are not recoverable from any other source.

Limit of Amount Payable

| In respect of      | <u>BENEFIT (SGD)</u> |
|--------------------|----------------------|
| Per Insured Person | Up to 1,000          |
| Per insured Family | Up to 2,000          |

### **Section 8 - Personal Liability**

The Company will indemnify each Insured Person against all sums which the Insured Person becomes legally liable to pay as compensation for Accidents which happen during the Journey and which result in

- a) Death or injury of any other person;
- b) Loss of or damage to property belonging to other persons.

Limit of amount payable

| In respect of      | <u>BENEFIT (SGD)</u> |
|--------------------|----------------------|
| Per Insured Person | Up to 100,000        |
| Per insured Family | Up to 200,000        |



in respect of any one occurrence or series of occurrences consequent upon one source or an original cause or in aggregate for all occurrences in any one Period of Insurance inclusive of any legal costs and expenses awarded against or incurred by the Insured Persons with the company's written permission

Specific exceptions applicable to Section 8

The Company will not be liable for:

- a) Any liability arising from personal injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination.
- b) The cost of removing, nullifying or cleaning-up seeping, pollution or contaminating substances.
- c) Fines, penalties, punitive or exemplary damages.
- d) Liability arising from:
  - i. Death or Injury of the Insured Person's employee or member of his/her family.
  - ii. The Insured Person's employment, trade, business or profession.
  - iii. The ownership or occupation of any land or buildings other than temporary holiday accommodation.
  - iv. The ownership, possession or use of animals, firearms, explosives mechanically propelled vehicles, vessels or aircraft of any description.
- e) Any claim or loss arising out of any activity and/or business conducted and/or transacted via the Internet, Intranet, Extranet or via the Insured Person's own website, Internet site, web address and/or via the transmission of electronic mail or documents and/or electronic means.
- f) Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- g) Judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Singapore, Malaysia or Negara Brunei Darussalam nor to orders obtained in the said Court for the enforcement of judgements made outside of the Republic of Singapore, Malaysia or Negara Brunei Darussalam whether by way of reciprocal agreement or otherwise.
- h) Any claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving asbestos, or any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination, or avoidance or asbestos or exposure or potential exposure to asbestos.

## **Part 6 Overall Compensation Limit**

The maximum aggregate liability of the Company in respect of all Insured Persons travelling in one conveyance shall not exceed the Conveyance Limit of S\$15,000,000 or the aggregate of the amount of Compensation payable in respect of such Insured Persons, whichever is the lesser.

If the aggregate amount of all claims for Insured Persons travelling in one conveyance exceeds the Conveyance Limit, the Company's liability in respect of each of such Insured Persons will be a rateable proportion of the benefits due in respect of that person.

## **About Chubb in Singapore**

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and

employees. In addition, it offers a suite of customized Personal & Specialty insurance solutions to meet the needs of consumers. Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/sg](http://www.chubb.com/sg)

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